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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CUSTOMER NO.: 27614

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Re: Our file: 97171-00006 Examiner: Kirsten Sachwitz Apple  
Applicants: Steven C. Halper and Constance A. Wilson Art Unit: 3693  
Serial No.: 09/993,072  
Filing Date: 11/13/2001  
Title: Predatory Lending Detection System and Method Therefor

Sir:

Enclosed for filing in the United States Patent and Trademark Office is the following:

1. Response to Restriction Requirement
2. Transmittal Sheet
3. Postcard Receipt<sup>1</sup>

CONDITIONAL PETITION

If any extension of time is required for the submission of the above-identified items, Applicant requests that this be considered a petition therefore. Please charge any additional charges or any other charges relating to this matter, or credit any overpayment, to the Deposit Account of the writer, **Account No. 503571**. A duplicate copy of this letter is enclosed.

2/16/2007  
Date

Respectfully submitted,

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By:   
Mark E. Nikolsky

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inter Patent Application of  
Steven C. Halper and Constance A. Wilson

Serial No.: 09/993,072

Filed: November 13, 2001

Group Art Unit: 3693

Examiner: Apple, Kirsten Sachwitz

Confirmation No. 7208

For: Predatory Lending Detection System and  
Method Therefor

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Mark E. Nikolsky 2/16/2007  
Mark E. Nikolsky (Date)

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE**

Sir:

This is an Response to the outstanding Restriction Requirement dated January  
16, 2007 on the above-identified application. The time period for response extends to  
and includes February 16, 2007.

**Listing of the Claims** begin on page 2 of this response.

**Remarks** begin on page 11 of this response.